

Hon. Linda B. Riegle United States Bankruptcy Judge

United States Bankruptcy Court District of Nevada

Bankruptcy Case Number <u>09-28339-lbr</u> Chapter 7

In re:

MICHAEL R. JOHNSON

CAROLYN J. JOHNSON

Debtor(s).

Hearing Date: 08/23/10 Hearing Time: 09:30 AM

ORDER ON REAFFIRMATION AGREEMENT

The debtor(s) MICHAEL R. JOHNSON and CAROLYN J. JOHNSON have filed a motion for approval of the reaffirmation agreement dated 07/13/10 made between the debtor(s) and WELLS FARGO DEALER SERVICES. The court held the hearing required by 11 U.S.C. Section 524(d) on notice to the debtor(s) and the creditor on 08/23/10.

COURT ORDER:

✓	The court approves the reaffirmation agreement under 11 U.S.C. Section 524(m).
	The court disapproves the reaffirmation agreement under 11 U.S.C. Section 524(m).
	The court finds that the reaffirmation agreement is not in the debtor's best interest and is disapproved. However, because the court finds the debtor complied with the requirements of 11 U.S.C. Sections 362(h) and 521, the debtor may retain the collateral so long as the debtor is not otherwise in default

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The court grants the debtor's motion under 11 U.S.C. Section 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s)
or a dependent of the debtor(s) and as being in the best interest of the debtor(s).
The court grants the debtor's motion under 11 U.S.C. Section 524(k)(8) and approves the reaffirmation agreement described above.
Other:

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